

Shopping by phone or mail is a convenient alternative to shopping at a store. The Federal Trade Commission's Mail or Telephone Order Rule covers merchandise you order by mail, telephone, computer, and fax machine.

MAIL OR TELEPHONE ORDER RULE

By law, a company should ship your order within the time stated in its ads. If no time is promised, the company should ship your order within 30 days after receiving it.

If the company is unable to ship within the promised time, they must give you an "option notice." This notice gives you the choice of agreeing to the delay or canceling your order and receiving a prompt refund.

There is one exception to the 30-day Rule: if a company doesn't promise a shipping time, and you are applying for credit to pay for your purchase, the company has 50 days to ship after receiving your order.

FAIR CREDIT BILLING ACT (FCBA)

You're protected by the FCBA when you use your credit card to pay for purchases.

Billing Errors

If you find an error on your credit or charge card statement, you may dispute the charge and withhold payment on the disputed amount while the charge is in dispute. The error might be a charge for the wrong amount, for something you did not accept, or for an item that was not delivered as agreed.

Of course, you still must pay any part of the bill that is not in dispute, including finance charges on the undisputed amount. See our Brochure on Fair Credit Billing.

If you decide to dispute a charge:

Write to the creditor at the address indicated on the monthly statement for "billing

inquiries." Include your name, address, credit card number, and a description of the billing error.

Send your letter in a timely fashion. It must reach the creditor within 60 days after the first bill containing the error was mailed to you.

The creditor must acknowledge your complaint in writing within 30 days after receiving it, unless the problem has been resolved. The creditor must resolve the dispute within two billing cycles (but not more than 90 days) after receiving your letter.

UNSATISFACTORY GOODS OR SERVICES

You also may dispute charges for unsatisfactory goods or services. To take advantage of this protection regarding the quality of goods or services, you must:

- * have made the purchase in your home state or within 100 miles of your current billing address. The charge must be for more than \$50;
- * make a good faith effort first to resolve the dispute with the seller. However, you are not required to use any special procedure to do so.

Note: The dollar and distance limitations don't apply if the seller also is the card issuer or if a special business relationship exists between the seller and the card issuer.

PRECAUTIONS

Before ordering by phone or mail, consider your experience with the company or its general reputation. Determine the company's refund and return policies, the product's availability, and the total cost of your order.

CONTACTS FOR RESOLVING PROBLEMS

If you have problems with mail or phone order purchases, try to resolve your dispute with the company. If that doesn't work, the following resources may be helpful:

State and local consumer protection offices. Contact the offices in your home state and where the company is located.

The Direct Marketing Association (DMA). Write:

DMA Mail Order Action Line
1101 17th Street, NW
Washington, DC 20036

Postal Inspectors. Call your local post office and ask for the Inspector-in-Charge.

You may want to have your name removed from direct mail or phone lists. Be aware, however, that if you purchase goods by mail after your name is removed, it may be added again. You may want to make a new request to have your name removed every few years. You also may want to ask mail or telephone order companies to retain your name on in-house lists only.

To remove your name from many national direct mail lists, write:

DMA Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735-9008

To avoid unwanted phone calls from many national marketers, send your name, address, and telephone number to:

DMA Telephone Preference Service
P.O. Box 9014
Farmingdale, NY 11735-9014



The Indiana Department of Financial Institutions, Division of Consumer Credit has many other credit related brochures available, such as:

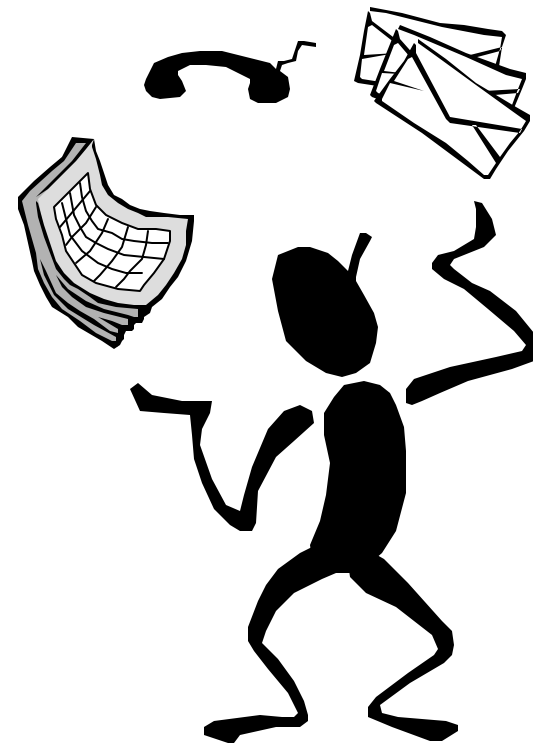
- Answers to Credit Problems
- Applying for Credit
- At Home Shopping Rights
- Bankruptcy Facts
- Buried in Debt
- Charge Card Fraud
- Choosing A Credit Card
- Co-Signing
- Credit and Divorce
- Deep in Debt?
- Equal Credit Opportunity
- Fair Credit Reporting
- Fair Debt Collection
- Gold Cards
- Hang up on Fraud
- High Rate Mortgages
- Home Equity Credit Lines
- How to Avoid Bankruptcy
- Look Before you Lease
- Mortgage Loans
- Older Consumers
- Repossession
- Reverse Mortgage Loans
- Rule of 78s – What is it?
- Shopping for Credit
- Using Credit Cards
- Variable Rate Credit
- What is a Budget?
- What is the DFI?

Call our toll-free number or write to the address on the cover for a copy of any of the brochures listed or for further consumer credit information.



DEPARTMENT OF FINANCIAL INSTITUTIONS
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SHOPPING BY PHONE OR MAIL



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